

United States Bankruptcy Court
District of NevadaIn re:
RICK J ARNAUD
DebtorCase No. 11-51998-btb
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0978-3

User: storylm
Form ID: pdf810Page 1 of 2
Total Noticed: 23

Date Rcvd: Apr 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2013.

db
7097614 +RICK J ARNAUD, 610 WEDGE LN, FERNLEY, NV 89408-6668
+76 CARD, Acct No xxx xx9 758, PO Box 6402, Sioux Falls, SD 57117-6402
7097615 +BRENT BEGLEY, ESQ., Acct No xxxxxxxxon #20, PO Box 6951, Reno, NV 89513-6951
7097616 BUSINESS & PROFESSIONAL COLLECTION SVC, Acct No xxx0234, PO Box 872, Reno, NV 89504-0872
7097617 CBE GROUP, Acct No xxxxxxxxxxxx0480, PO Box 2635, Waterloo, IA 50704-2635
7097619 COLLECTION SERVICE OF NEVADA, Acct No xxxxxxxxon #20, 777 Forest Street,
Reno, NV 89509-1711
7097611 +DEPT. OF EMPLOYMENT, TRAINING & REHAB., Employment Security Division, 500 East Third Street,
Carson City, NV 89713-0002
7326546 +FBCS INC, 2200 Byberry Rd. #120, Hatboro, PA 19040-3797
7097620 +FERNLEY JUSTICE COURT, Acct No xxxxxxxxon #20, 565 East Main St., Fernley, NV 89408-9537
7097621 +GC SERVICES LIMITED PARTNERSHIP, Acct No xxxxxxxxxxxx0217, Collection Agency Division,
PO Box 7820, Baldwin Park, CA 91706-7820
7326547 GREAT BASIN CREDIT UNION, 9970 S. Virginia St., Reno, NV 89511
7326545 +MAIN STREET PAWN, 80 East Main St., Fernley, NV 89408-7653
7097613 +NEVADA DEPARTMENT OF TAXATION, Bankruptcy Section, 555 E. Washington Ave., #1300,
Las Vegas, NV 89101-1046
7326548 RENO ORTHODPEDICS, 555 North Arlington Ave., Reno, NV 89503-4724
7097623 +SHELL, Acct No xx xxx x843 8, PO Box 6406, Sioux Falls, SD 57117-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+E-mail/Text: Bankruptcy@rrfs.com Apr 11 2013 03:08:42 DESERT LAKES HOMEOWNERS ASSOCIATION,
C/O RED ROCK FINANCIAL SERVICES, 7251 AMIGO STREET #100, LAS VEGAS, NV 89119-4375
7097618 +E-mail/PDF: gecsed@recoverycorp.com Apr 11 2013 03:19:14 CHEVRON / GE MONEYBANK,
Acct No xxxx xxxx xxxx 7632, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
7333018 +E-mail/Text: bankruptcy@greatbasin.org Apr 11 2013 03:08:53 Great Basin Federal Credit Union,
9770 S. Virginia Street, Reno NV 89511-5941
7097622 +E-mail/Text: cio.bncmail@irs.gov Apr 11 2013 02:58:06 INTERNAL REVENUE SERVICE,
200 S. Virginia Street, Suite 105, M/S 5201REN, Reno, NV 89501-2400
7097610 +E-mail/Text: cio.bncmail@irs.gov Apr 11 2013 02:58:06 INTERNAL REVENUE SERVICE,
ATTN: Bankruptcy Unit, Stop 5028, 110 City Parkway, Las Vegas, NV 89106-6085
7242412 E-mail/Text: tax-bankruptcy@tax.state.nv.us Apr 11 2013 04:40:01
NEVADA DEPARTMENT OF TAXATION, BANKRUPTCY SECTION, 4600 KIETZKE LN STE L-235,
RENO, NV 89502-5045
7097624 E-mail/Text: bnc@ursi.com Apr 11 2013 03:06:53 UNITED RECOVERY SYSTEMS, LP,
Acct No xx xxx x843 8, PO Box 722929, Houston, TX 77272-2929
7097612 E-mail/Text: USTPRegion17.RE.ECF@usdoj.gov Apr 11 2013 03:00:49 UNITED STATES TRUSTEE,
300 Booth Street #2129, Reno, NV 89509

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

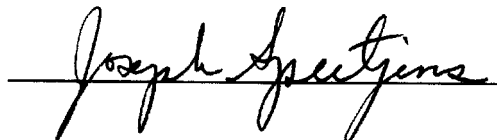
cr GREAT BASIN FEDERAL CREDIT UNION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2013

Signature:



District/off: 0978-3

User: storylm
Form ID: pdf810

Page 2 of 2
Total Noticed: 23

Date Rcvd: Apr 10, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2013 at the address(es) listed below:

ALLEN M DUTRA amdtrustee@gmail.com, adutra@ecf.epiqsystems.com
GARY M FULLER on behalf of Creditor GREAT BASIN FEDERAL CREDIT UNION attorneysecf@grgflaw.com,
reception@grgflaw.com
KENNETH V. WARD on behalf of Debtor RICK J ARNAUD KenWardLaw@aol.com
MICHAEL LEHNERS on behalf of Trustee ALLEN M DUTRA michaellehners@yahoo.com
U.S. TRUSTEE - RN - 7 USTPRegion17.RE.ECF@usdoj.gov
W. DONALD GIESEKE wdg@renotrustee.com, dgieseke@ecf.epiqsystems.com

TOTAL: 6

1 Allen M. Dutra
2 Trustee in Bankruptcy
3 59 Damonte Ranch Parkway
4 Suite B299
5 Reno, NV 89521
6 (775) 853-8644
amdtrustee@gmail.com

7 UNITED STATES BANKRUPTCY COURT

8 DISTRICT OF NEVADA

9 IN RE:

Chapter 7

10 ARNAUD, RICK J

Case No. 11-51998 BB

11 Debtor.
12 _____ /

11 TRUSTEE'S NOTICE OF FINDING
12 ASSETS, NOTICE TO FILE PROOF OF
13 CLAIM AND NOTICE OF TIME
14 LIMITATION

15 TO: ALL PARTIES IN INTEREST

16 NOTICE IS HEREBY GIVEN, pursuant to Bankruptcy Rule 3002C(5), that the Trustee
17 has found assets in this estate from which a payment of dividends appears possible. Any creditor
18 holding a claim against the estate may file proof of such claim by mailing it to: **Clerk, United**
19 **States Bankruptcy Court, 300 Booth Street, #1109, Reno, NV 89509**, or by filing in person at
20 that address. **(DO NOT SEND TO TRUSTEE)**

21 NOTICE IS FURTHER GIVEN that to be considered for a dividend in accordance
22 with the 1911 Rule, a Proof of Claim must be filed within ninety (90) days after the date of
23 mailing of this notice. Claims not filed by the Bar Date are generally not allowed. **The Bar**
24 **Date, or last date to file a Proof of Claim in this case is July 15, 2013.**

25 Dated this 9th day of April, 2013.

26
27 /s/ Allen M. Dutra

28 Allen M. Dutra, Trustee
29

B 10 (Official Form 10) (12/12)

UNITED STATES BANKRUPTCY COURT		PROOF OF CLAIM
Name of Debtor:	Case Number:	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		
Name and address where notices should be sent:		COURT USE ONLY
Telephone number:	email:	<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number:		email:
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: _____ (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: _____	3a. Debtor may have scheduled account as: _____ (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ _____ Annual Interest Rate _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier – 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507 (a)(5).
<input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units – 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507 (a)().
		Amount entitled to priority: \$ _____
<i>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

B 10 (Official Form 10) (12/12)

2

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:

8. Signature: (See instruction #8)

Check the appropriate box.

☐ I am the creditor. ☐ I am the creditor's authorized agent. ☐ I am the trustee, or the debtor, or their authorized agent. ☐ I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)
(See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: _____

Title: _____

Company: _____

Address and telephone number (if different from notice address above): _____

(Signature)

(Date)

Telephone number: _____ email: _____

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. § 506 (a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. § 507 (a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.